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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

#2

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34

National Phase of PCT/US03/06626

Serial No. To Be Assigned

TC/A.U.: Not Yet Assigned

Filed: October 4, 2004

Examiner: Not Yet Assigned

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

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October 4, 2004

Mail Stop Petition  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST UNDER RULE 137(b) FOR REVIVAL  
OF UNINTENTIONALLY ABANDONED APPLICATION**

10/08/2004 MKAYPAGH 00000086 10510123

03 FC:2453

The Office is requested to withdraw the abandonment of the above-identified application, for which a request to begin national examination should have been made in the U.S. by September 7, 2004. The entire delay in filing the U.S. national phase request for examination from the due date for filing until the filing of a grantable petition pursuant Rule 137(b) was unintentional as the Applicant did not intend to abandon the subject matter of the application.

Specifically, attached is an express request to begin national examination; a Preliminary Amendment, an Information Disclosure Statement and Form PTO-1449; an Inventor's Declaration, an Assignment, two (2) Small Entity Statements, and an

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Exclusive Substitute Power of Attorney by Assignee. Moreover, the requisite filing fee and Petition fee set forth in Rule 17(m) are also attached. In view of the above listed items and attachments of the same, Applicant respectfully submits the "reply" requirement by Rule 137(b) has been satisfied and notification to the undersigned that the application has been revived is requested.


Entry of the attached Preliminary Amendment and consideration and return of the attached PTO-1449 Form, pursuant to MPEP §609 are also requested.

The Office is requested to contact the undersigned if anything further is required in this regard.

The Commissioner is hereby authorized to charge any deficiency to Deposit Account No. 14-1140 under Order No. 2802-34.

Respectfully submitted,

**NIXON & VANDERHYE P.C.**

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